

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

5 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

5 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
New Jersey**

In Re: **Rukhsana Javed**

Case No.: **22-12440**

Judge: **MBK**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☒ Original

☐ Modified/Notice Required

Date: 4/26/2022

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney /S/ DGB Initial Debtor: /S/ R J Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 200.00 Monthly to the Chapter 13 Trustee, starting in April 2022 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Goldman & Beslow LLC	Attorney fees	Hourly fee per retainer agreement, subject to filing of fee application
Albert Russo, Ch. 13 Trustee	Trustee commissions	Unknown
Internal Revenue Service	Taxes and certain other debts	Unknown
State of New Jersey	Taxes and certain other debts	Unknown

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Federal National Mortgage Association	1st mortgage arrears	unknown	n/a	to be paid in full through loan modification	ongoing adequate protection per loss mitigation order starting in 4/2022

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Raritan Bay Medical Center	186 Benjamin Avenue Iselin NJ	\$2099.40	\$350000.00	\$517,078.77	no value	n/a	lien to be voided and debt treated as pro rata unsecured
New Century Financial	186 Benjamin Avenue Iselin NJ	\$4211.00	\$350000.00	\$517,078.77	no value	n/a	lien to be voided and debt treated as pro rata unsecured
Midland Funding	186 Benjamin Avenue Iselin NJ	\$3294.00	\$350000.00	\$517,078.77	no value	n/a	lien to be voided and debt treated as pro rata unsecured
Vanz LLC Apr10 Series01	186 Benjamin Avenue Iselin NJ	\$14832.63	\$350000.00	\$517,078.77	no value	n/a	lien to be voided and debt treated as pro rata unsecured
Midland Funding	186 Benjamin Avenue Iselin NJ	\$5696.93	\$350000.00	\$517,078.77	no value	n/a	lien to be voided and debt treated as pro rata unsecured

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
----------	------------	--

Frank J. Festa	186 Benjamin Avenue, Iselin, NJ	\$388.64 - lien to be deemed fully satisfied and released upon payment of \$388.64 to creditor through plan
GLIA Group LLC	186 Benjamin Avenue, Iselin, NJ	\$784.06 - lien to be deemed fully satisfied and released upon payment of \$784.06 to creditor through plan
US Bank as Cust for Tower DBW	186 Benjamin Avenue, Iselin, NJ	\$637.27 - lien to be deemed fully satisfied and released upon payment of \$637.27 to creditor through plan

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
----------	-----------------------------	-----------------------------	---------------------	-----------------------

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Raritan Bay Medical Center	186 Benjamin Avenue Iselin NJ	DC-8042-07 DJ-67264-08	\$2099.40	\$350000.00	\$1	\$517,078.77	entire lien
New Century Financial	186 Benjamin Avenue Iselin NJ	DC-4705-08 DJ-275111-09	\$4211.00	\$350000.00	\$1	\$517,078.77	entire lien
Midland Funding	186 Benjamin Avenue Iselin NJ	DC-765-11 DJ-145612-11	\$3294.00	\$350000.00	\$1	\$517,078.77	entire lien
Vanz LLC Apr10 Series01	186 Benjamin Avenue Iselin NJ	DC-13691-10 DJ-145612-11	\$14832.63	\$350000.00	\$1	\$517,078.77	entire lien
Midland Funding	186 Benjamin Avenue Iselin NJ	DC-2252-11 DJ-258026-13	\$5696.93	\$350000.00	\$1	\$517,078.77	entire lien

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 26, 2022

/s/ Rukhsana Javed

Rukhsana Javed

Debtor

Date: _____

Joint Debtor

Date: April 26, 2022

/s/ David Beslow, Esq.

David Beslow, Esq. 5300

Attorney for the Debtor(s)

In re:
Rukhsana Javed
Debtor

Case No. 22-12440-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 27, 2022

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2022:

Recip ID	Recipient Name and Address
db	+ Rukhsana Javed, 186 Benjamin Avenue, Iselin, NJ 08830-2049
519540926	+ Asset Acceptance c/o, Fulton, Friedman & Gullace, 35 Journal Square, Ste. 401, Jersey City, NJ 07306-4007
519540928	+ Chase Bank USA c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519540930	+ Discover Bank c/o, Eltman Law PC, 101 Hudson Street, 27th Floor, Jersey City, NJ 07302-3915
519540931	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
519540932	+ Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
519540934	+ Experian, P.O. Box 4500, Allen, TX 75013-1311
519540933	+ Experian, P.O. Box 2002, Allen, TX 75013-2002
519540935	+ Federal National Mortgage Association, c/o KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
519540939	LVNV Funding, 915 Armstrong Blvd., Apt. 1B, Ocean, NJ 07712-2410
519540940	+ LVNV Funding c/o, Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
519540947	+ Mohammad J. Malik, 186 Benjamin Avenue, Iselin, NJ 08830-2049
519540951	+ Raritan Bay Medical Center, 530 New Brunswick Avenue, Perth Amboy, NJ 08861-3685
519540950	+ Raritan Bay Medical c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519540952	+ Retail Recovery Service of NJ c/o, Meisenbacher and Sons, 739 East Main Street, Bridgewater, NJ 08807-3339
519540953	+ Retail Recovery Services NJ Inc., 190 Moore Street, Hackensack, NJ 07601-7418
519540954	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
519540955	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
519540956	+ TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
519540957	+ Vanz LLC, Att: Philip Kahn, Esq., Fein, Such, Kahn & Shepard, 7 Century Drive - Suite 201, Parsippany, NJ 07054-4673
519540958	+ Vanz LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 27 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 27 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Apr 27 2022 20:41:00	Bayview Loan Servicing, 4425 Ponce de Leon Blvd. 5th floor, Miami, FL 33146-1873
519540924	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Apr 27 2022 20:42:00	Asset Acceptance, PO Box 1630, Warren, MI 48090-1630
519540925	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Apr 27 2022 20:42:00	Asset Acceptance, 28405 Van Dyke, Warren, MI 48093-7132
519540929	Email/Text: mrdiscen@discover.com	Apr 27 2022 20:41:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
519540936	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Apr 27 2022 20:41:00	Federal National Mortgage Association, c/o Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
519540937	Email/Text: sbse.cio.bnc.mail@irs.gov		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Apr 27, 2022

Form ID: pdf901

Total Noticed: 38

		Apr 27 2022 20:42:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519540927	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 27 2022 20:54:47	Chase Bank USA, POB 15153, Wilmington, DE 19886-5153
519540938	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2022 20:54:30	LVNC Funding c/o, Resurgent Captial Services, PO Box 10675, Greenville, SC 29603-0675
519540941	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2022 20:54:41	LVNV Funding LLC, 200 Meeting St, Greenville, SC 29615-5833
519549007	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 27 2022 20:42:00	MIDLAND CREDIT MANAGEMENT, INC. as agent for, Asset Acceptance, LLC, Po Box 2036, Warren MI 48090-2036
519540942	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 27 2022 20:42:00	Midland Credit Management as agent for, Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
519540943	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 27 2022 20:42:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
519540945	+ Email/Text: signed.order@pfwattorneys.com	Apr 27 2022 20:42:00	Midland Funding LLC c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519540948	+ Email/PDF: bankruptcy@ncfsi.com	Apr 27 2022 20:54:29	New Centrury Financial Services, 110 South Jefferson Road, Whippany, NJ 07981-1038
519540949	Email/Text: signed.order@pfwattorneys.com	Apr 27 2022 20:42:00	New Century Financial Services, c/o Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519540944	*+	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
519540946	*+	Midland Funding LLC c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Apr 27, 2022

Form ID: pdf901

Total Noticed: 38

David G. Beslow

on behalf of Debtor Rukhsana Javed yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm
anlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net

Denise E. Carlon

on behalf of Creditor Community Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4